

**IN THE CLAIMS**

The listing of the claims will replace all prior versions, and listings, of claims in the application:

1. (Cancelled)
2. (Currently Amended) A method of refinancing a mortgage loan comprising:

pre-approving a customer for refinancing of a mortgage loan;

preparing an offer that provides a presentation of documents and disclosures comprising materials setting forth terms of said refinanced mortgage loan, materials providing pre-acceptance disclosures and conditions, and instructions describing how said customer may accept said offer, at least one of said terms of said refinanced mortgage loan comprising a specific, locked interest rate;

sending said an offer for said refinancing to said customer, said offer comprising materials setting forth terms of said refinanced mortgage loan, materials providing pre-acceptance disclosures and conditions, and instructions describing how said customer may accept said offer;

at least one of said terms of said refinanced mortgage loan comprising a specific, locked interest rate;

receiving an indication of acceptance of said offer from said customer, said acceptance being based on the materials setting forth terms of said refinanced mortgage loan, the materials providing pre-acceptance disclosures and conditions, and the instructions describing how said customer may accept said offer; and

sending a closing package to said customer to be executed by said customer, said closing package comprising closing documents to be executed by said customer, at least one document comprising instructions providing guidance to said customer for completing and executing said closing documents in the absence of a meeting, said instructions comprising a

checklist of steps for said customer's guidance and steps for a notary's guidance in said completion and execution of said closing documents, and at least one document comprising a plurality of acknowledgements, agreements, and disclosures accommodating variations in legal requirements relating to said closing documents, said execution of said closing documents by said customer creating a refinancing loan agreement; and

creating a refinancing loan agreement, in the absence of a meeting, upon said customer solely executing said closing documents, based on the instructions included in the closing package.

3. (Currently Amended) A method of refinancing a mortgage loan comprising:

pre-approving a customer for refinancing of a mortgage loan;

preparing an offer that provides a presentation of documents and disclosures comprising materials setting forth terms of said refinanced mortgage loan, materials providing pre-acceptance disclosures and conditions, and instructions describing how said customer may accept said offer, at least one of said terms of said refinanced mortgage loan comprising a specific, locked interest rate;

sending ~~said~~ an offer for said refinancing to said customer; ~~said offer comprising materials setting forth terms of said refinanced mortgage loan, materials providing pre-acceptance disclosures and conditions, and instructions describing how said customer may accept said offer;~~

~~at least one of said terms of said refinanced mortgage loan comprising a specific, locked interest rate;~~

receiving an indication of acceptance of said offer from said customer, said acceptance being based on the materials setting forth terms of said refinanced mortgage loan, the materials providing pre-acceptance disclosures and conditions, and the instructions describing how said customer may accept said offer; and

sending a closing package to said customer to be executed by said customer, said closing package comprising closing documents to be executed by said customer, at least one document comprising instructions providing guidance to said customer for completing and executing said closing documents in the absence of a meeting, said execution of said closing documents by said customer creating a refinancing loan agreement; and creating a refinancing loan agreement, in the absence of a meeting, upon said customer solely executing said closing documents, based on the instructions included in the closing package.

4. (Currently Amended) A method of refinancing a mortgage loan comprising:

pre-approving a customer for refinancing of a mortgage loan;

preparing an offer that provides a presentation of documents and disclosures comprising materials setting forth terms of said refinanced mortgage loan, materials providing pre-acceptance disclosures, and instructions describing how said customer may accept said offer, at least one of said terms of said refinanced mortgage loan comprising an interest rate and a term length;

sending said an offer for said refinancing to said customer; ~~said offer comprising materials setting forth terms of said refinanced mortgage loan, materials providing pre-acceptance disclosures, and instructions describing how said customer may accept said offer;~~

~~at least one of said terms of said refinanced mortgage loan comprising an interest rate and a term length;~~

receiving an indication of acceptance of said offer from said customer, said acceptance being based on the materials setting forth terms of said refinanced mortgage loan, the materials providing pre-acceptance disclosures, and the instructions describing how said customer may accept said offer; and

sending a closing package to said customer to be executed by said customer, said closing package comprising closing documents to be executed by said customer, at least one document comprising instructions providing guidance to said customer for completing and executing said closing documents in the absence of a meeting, said execution of said closing documents by said customer creating a refinancing loan agreement; and creating a refinancing loan agreement, in the absence of a meeting, upon said customer solely executing said closing documents, based on the instructions included in the closing package.

5. (Currently Amended) A method of refinancing a mortgage loan comprising:

receiving a request to refinance a mortgage loan from a customer;  
preparing an offer that provides a presentation of documents and disclosures comprising materials setting forth terms of said refinanced mortgage loan, materials providing pre-acceptance disclosures, and instructions describing how said customer may accept said offer, at least one of said terms of said refinanced mortgage loan comprising a specific interest rate and a specific term length;  
 communicating said an offer for said refinancing to said customer; said offer comprising materials setting forth terms of said refinanced mortgage loan, materials providing pre-acceptance disclosures and instructions describing how said customer may accept said offer;  
at least one of said terms of said refinanced mortgage loan comprising a specific interest rate and a specific term length;  
 receiving an indication of acceptance of said offer from said customer, said acceptance being based on the materials setting forth terms of said refinanced mortgage loan, the materials providing pre-acceptance disclosures, and the instructions describing how said customer may accept said offer; and

sending a closing package to said customer to be executed by said customer, said closing package comprising closing documents to be executed by said customer, at least one document comprising instructions providing guidance to said customer for completing and executing said closing documents in the absence of a meeting, said instructions comprising a checklist of steps for said customer's guidance and steps for a notary's guidance in said completion and execution of said closing documents, and at least one document comprising a plurality of acknowledgements, agreements, and disclosures accommodating variations in legal requirements relating to said closing documents, said execution of said closing documents by said customer creating a refinancing loan agreement; and

creating a refinancing loan agreement, in the absence of a meeting, upon said customer solely executing said closing documents, based on the instructions included in the closing package.

6. (New) The method of Claim 2, wherein the execution step includes the acts of a notary.

7. (New) The method of Claim 2, wherein said pre-approval step further comprises selecting a customer from a group of customers who have an existing mortgage loan by applying filters to a customer database to generate a target group of customers.

8. (New) The method of Claim 7, wherein said pre-approval step further comprises:
- determining primary criteria for said selecting of customers to be offered a mortgage loan pursuant to an individual campaign;
  - filtering said group of customers with said primary criteria to determine said customers who satisfy said primary criteria for said campaign;
  - creating the target group of customers from said customers who satisfy said primary criteria for said individual campaign;
  - selecting a set of secondary criteria;

filtering said target group of customers with said secondary criteria; and  
pre-approving said customers who satisfy said secondary criteria for said  
refinancing.

9. (New) The method of Claim 2, wherein said offer is presented to said customer for a limited period of time, and wherein said customer has a limited period of time to execute said closing package documents.

10. (New) The method of Claim 3, wherein the execution step includes the acts of a notary.

11. (New) The method of Claim 3, wherein said pre-approval step further comprises selecting a customer from a group of customers who have an existing mortgage loan by applying filters to a customer database to generate a target group of customers.

12. (New) The method of Claim 11, wherein said pre-approval step further comprises:

determining primary criteria for said selecting of customers to be offered a mortgage loan pursuant to an individual campaign;

filtering said group of customers with said primary criteria to determine said customers who satisfy said primary criteria for said campaign;

creating the target group of customers from said customers who satisfy said primary criteria for said individual campaign;

selecting a set of secondary criteria;

filtering said target group of customers with said secondary criteria; and  
pre-approving said customers who satisfy said secondary criteria for said refinancing.

13. (New) The method of Claim 3, wherein said offer is presented to said customer for a limited period of time, and wherein said customer has a limited period of time to execute said closing package documents.

14. (New) The method of Claim 4, wherein the execution step includes the acts of a

notary.

15. (New) The method of Claim 4, wherein said pre-approval step further comprises selecting a customer from a group of customers who have an existing mortgage loan by applying filters to a customer database to generate a target group of customers.

16. (New) The method of Claim 15, wherein said pre-approval step further comprises:

determining primary criteria for said selecting of customers to be offered a mortgage loan pursuant to an individual campaign;

filtering said group of customers with said primary criteria to determine said customers who satisfy said primary criteria for said campaign;

creating the target group of customers from said customers who satisfy said primary criteria for said individual campaign;

selecting a set of secondary criteria;

filtering said target group of customers with said secondary criteria; and

pre-approving said customers who satisfy said secondary criteria for said refinancing.

17. (New) The method of Claim 4, wherein said offer is presented to said customer for a limited period of time, and wherein said customer has a limited period of time to execute said closing package.

18. (New) The method of Claim 5, wherein the execution step includes the acts of a notary.

19. (New) The method of Claim 5, wherein said offer is presented to said customer for a limited period of time, and wherein said customer has a limited period of time to execute said closing package documents.